

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently Amended) A computer-implemented method for evaluating risk associated with underwriting an insurance policy, comprising:
receiving one or more locations to be covered under the insurance policy; and
automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; ~~and~~
~~determining whether to underwrite any of the one or more locations based on the assessed~~
risk.

2. (Currently Amended) The method of claim 1, wherein automatically assessing risk ~~determining whether to underwrite any of the one or more locations~~ further comprises:
applying at least one business rule.

3. (Original) The method of claim 1, further comprising:
enabling selection of at least one of an underwriting analysis and a risk analysis.

4. (Original) The method of claim 1, further comprising:
enabling setup of an event that may impact assessment of risk.

5. (Currently Amended) A computer-implemented method for evaluating risk associated with underwriting an insurance policy, comprising:
displaying a setup events screen to enable ~~enabling~~ setup of an event that may impact assessment of risk, ~~wherein setup of an event comprises at least one of;~~
receiving an event type;
providing ~~receiving~~ at least one of ring details, damage rate information, and PML rating data;
receiving at least one location to be covered under the insurance policy; and

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

automatically assessing risk associated with the location based on the event type and the received at least one of ring details, damage rate information, and PML rating; and
~~determining whether to underwrite the location based on the assessed risk.~~

6. (Previously Presented) The method of claim 5, wherein ring details include a number of rings and ring distance between each of the rings.

7. (Previously Presented) The method of claim 5, wherein damage rate information is associated with each ring.

8. (Original) The method of claim 5, wherein the PML rating data includes an association of PML and CAP.

9. (Currently Amended) A computer-implemented method for evaluating risk associated with underwriting an insurance policy, comprising:

displaying a setup landmarks screen to enable setup of a landmark;
~~enabling setup of a landmark, wherein the setup includes assigning receiving a name of the landmark,~~ a location of the landmark, a CAP associated with the landmark, and a PML adjustment to the landmark;
~~receiving at least one location to be covered under the insurance policy;~~
automatically assessing risk associated with the location based on the CAP and PML adjustment; and
~~determining whether to underwrite the location based on the assessed risk~~ displaying rating results for the location for one or more perils.

10. (Previously Presented) The method of claim 1, wherein a location may be selected by at least one of a company search, an address search, or uploading a file.

11. (Original) The method of claim 10, wherein selection of a location by company search further comprises:
receiving at least part of a company name;

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

searching for the company name in a business data store; and
retrieving at least one address from the searching.

12. (Original) The method of claim 11, further comprising:
determining that there are ambiguous addresses for the company name; and
enabling selection of at least one of the addresses.

13. (Original) The method of claim 10, wherein selection of a location by an address
search further comprises:
receiving a street address and at least one of a zip code and a city and state.

14. (Original) The method of claim 10, wherein selection of a location by uploading a
file further comprises:
associating data in the file with a predefined format.

15. (Original) The method of claim 10, further comprising:
attempting to automatically geocode the selected location.

16. (Original) The method of claim 15, wherein the location can not be automatically
geocoded and further comprising:
enabling use of a spatial interface to manually geocode the location.

17. (Original) The method of claim 1, wherein automatically assessing risk further
comprises:
performing a proximity analysis.

18. (Previously Presented) The method of claim 1, wherein the rating results for at
least one peril are capable of being displayed on a map.

19. (Currently Amended) The method of claim 1, further comprising[.] :
enabling drilldown into details of at least a portion of the rating results

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

20. (Previously Presented) The method of claim 1, further comprising:
enabling exporting of the rating results.

21. (Currently Amended) A computer-implemented method for evaluating risk associated with underwriting an insurance policy, comprising:
~~enabling location-specific PML analysis;~~
receiving at least one location to be covered under the insurance policy;
automatically assessing risk associated with the location ~~including providing rating results~~ for at least one peril by performing PML calculations for the peril at the location; and
~~determining whether to underwrite the location based on the assessed risk providing rating results for the location and the at least one peril.~~

22. (Original) The method of claim 21, further comprising:
receiving insurance policy details;
receiving location details for one location associated with the insurance policy details;
and
generating PML results for the location.

23. (Original) The method of claim 1, wherein assessing risk associated with the location further comprises:
assessing risk based on at least one of unbound policies and bound policies.

24. (Currently Amended) A computer-implemented method for proximity analysis, further comprising:
receiving selection of a proximity center, wherein the proximity center comprises a location;
executing a function with the proximity center to determine target data items that fall within one or more proximity areas around the proximity center; and
spatially representing the target data items.

Amdt. dated February 1, 2006

Serial No. 10/337,636
Docket No. Q-02-02
Firm No. 0065.0001

25. (Original) The method of claim 24, further comprising:
receiving proximity dimensions and a proximity analysis target data set.

26. (Original) The method of claim 25, wherein the target data items are identified from
the target data set.

27. (Original) The method of claim 24, wherein the function is a user-specific function.

28. (Original) The method of claim 24, wherein the function may execute user-specific
logic to calculate result data.

29. (Original) The method of claim 24, further comprising:
retrieving metadata for the user-specific function.

30. (Original) The method of claim 24, further comprising:
rendering the target data items within at least one proximity area associated with the
proximity center; and
overlying the at least one proximity area with at least one area boundary.

31. (Original) The method of claim 24, wherein there are multiple proximity areas and
wherein spatially representing the target data items further comprises:
displaying the target data items within the multiple proximity areas.

32. (Original) The method of claim 24, wherein the function is a first function and
further comprising:
retrieving metadata for a second function that aggregates data in the target data set based
on a proximity area in which the target data item falls.

33. (Original) The method of claim 32, further comprising:
executing the second function to obtain aggregated proximity analysis results.

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

34. (Original) The method of claim 33, further comprising:
retrieving metadata for a report that generates custom reports from the aggregated
proximity analysis results; and
creating the report.

35. (Original) The method of claim 34, further comprising:
displaying the report.

36. (Original) The method of claim 34, wherein the report comprises at least one of a
summary report and a full report.

37. (Original) The method of claim 24, wherein the proximity center is selected by at
least one of an address selection, a latitude and longitude selection, and manual creation on a
map.

38. (Original) The method of claim 24, wherein proximity analysis is performed for an
event.

39. (Original) The method of claim 24, further comprising:
saving proximity analysis data by saving at least the proximity center, proximity area
data, report data, and at least one spatial data layer.

40. (Original) The method of claim 39, further comprising:
enabling editing of the proximity analysis data.

41. (Currently Amended) A computer-implemented method for proximity analysis,
further comprising:
receiving selection of a proximity center;
executing a function with the proximity center to determine target data items that fall
within a proximity area around the proximity center; and
spatially representing the target data items;

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

wherein the proximity center comprises a landmark and proximity areas comprise rings encircling the landmark.

42. (Currently Amended) An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

receiving one or more locations to be covered under the insurance policy; and
automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; ~~and~~
~~determining whether to underwrite any of the one or more locations based on the assessed risk.~~

43. (Currently Amended) The article of manufacture of claim 42, wherein the operations for ~~determining whether to underwrite any of the one or more locations~~ automatically assessing risk further comprise:

applying at least one business rule.

44. (Original) The article of manufacture of claim 42, wherein the operations further comprise:
enabling selection of at least one of an underwriting analysis and a risk analysis.

45. (Original) The article of manufacture of claim 42, wherein the operations further comprise:
enabling setup of an event that may impact assessment of risk.

46. (Currently Amended) An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

~~displaying a setup events screen to enable displaying a setup events screen to enable~~
~~enabling setup of an event that may impact assessment of risk, wherein operations for setup of an~~
~~event comprise at least one of:~~

receiving an event type;

providing receiving at least one of ring details, damage rate information, and PML rating
data; and

~~receiving at least one location to be covered under the insurance policy;~~

automatically assessing risk associated with the location based on the event type and the
received at least one of ring details, damage rate information, and PML rating; and
~~determining whether to underwrite the location based on the assessed risk.~~

47. (Previously Presented) The article of manufacture of claim 46, wherein ring details include a number of rings and ring distance between each of the rings.

48. (Previously Presented) The article of manufacture of claim 46, wherein damage rate information is associated with each ring.

49. (Original) The article of manufacture of claim 46, wherein the PML rating data includes an association of PML and CAP.

50. (Currently Amended) An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

displaying a setup landmarks screen to enable setup of a landmark;

~~enabling setup of a landmark, wherein the setup includes assigning~~ receiving a name of
the landmark, a location of the landmark, a CAP associated with the landmark, and a PML
adjustment to the landmark;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location based on the CAP and PML
adjustment; and

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

~~determining whether to underwrite the location based on the assessed risk displaying~~
rating results for the location for one or more perils.

51. (Previously Presented) The article of manufacture of claim 42, wherein a location may be selected by at least one of a company search, an address search, or uploading a file.

52. (Original) The article of manufacture of claim 51, wherein the operations for selection of a location by company search further comprise:

receiving at least part of a company name;
searching for the company name in a business data store; and
retrieving at least one address from the searching.

53. (Original) The article of manufacture of claim 52, wherein the operations further comprise:

determining that there are ambiguous addresses for the company name; and
enabling selection of at least one of the addresses.

54. (Original) The article of manufacture of claim 51, wherein the operations for selection of a location by an address search further comprise:

receiving a street address and at least one of a zip code and a city and state.

55. (Original) The article of manufacture of claim 51, wherein the operations for selection of a location by uploading a file further comprise:

associating data in the file with a predefined format.

56. (Original) The article of manufacture of claim 51, wherein the operations further comprise:

attempting to automatically geocode the selected location.

57. (Original) The article of manufacture of claim 56, wherein the location can not be automatically geocoded and wherein the operations further comprise:

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

enabling use of a spatial interface to manually geocode the location.

58. (Original) The article of manufacture of claim 42, wherein the operations for automatically assessing risk further comprise:
performing a proximity analysis.

59. (Previously Presented) The article of manufacture of claim 42, wherein the rating results for at least one peril are capable of being displayed on a map.

60. (Original) The article of manufacture of claim 59, wherein the operations further comprise.
enabling drilldown into details of at least a portion of the rating results

61. (Original) The article of manufacture of claim 59, wherein the operations further comprise:
enabling exporting of the rating results.

62. (Currently Amended) An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:
~~enabling location specific PML analysis;~~
receiving at least one location to be covered under the insurance policy;
automatically assessing risk associated with the location for at least one peril by performing PML calculations for the peril at the location; and
~~determining whether to underwrite the location based on the assessed risk providing~~
rating results for the location and the at least one peril.

63. (Previously Presented) The article of manufacture of claim 62, wherein the operations further comprise:
receiving insurance policy details;

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

receiving location details for one location associated with the insurance policy details;
and
generating PML results for the location.

64. (Original) The article of manufacture of claim 42, wherein the operations for assessing risk associated with the location further comprise:
assessing risk based on at least one of unbound policies and bound policies.

65. (Previously Presented) An article of manufacture including a program for proximity analysis, wherein the program causes operations to be performed, the operations comprising:

receiving selection of a proximity center, wherein the proximity center comprises a location;
executing a function with the proximity center to determine target data items that fall within one or more proximity areas around the proximity center; and
spatially representing the target data items.

66. (Original) The article of manufacture of claim 65, wherein the operations further comprise:

receiving proximity dimensions and a proximity analysis target data set.

67. (Original) The article of manufacture of claim 66, wherein the target data items are identified from the target data set.

68. (Original) The article of manufacture of claim 65, wherein the function is a user-specific function.

69. (Original) The article of manufacture of claim 65, wherein the function may execute user-specific logic to calculate result data.

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

70. (Original) The article of manufacture of claim 65, wherein the operations further comprise:

retrieving metadata for the user-specific function.

71. (Original) The article of manufacture of claim 65, wherein the operations further comprise:

rendering the target data items within at least one proximity area associated with the proximity center; and

overlaying the at least one proximity area with at least one area boundary.

72. (Original) The article of manufacture of claim 65, wherein there are multiple proximity areas and wherein the operations for spatially representing the target data items further comprise:

displaying the target data items within the multiple proximity areas.

73. (Original) The article of manufacture of claim 65, wherein the function is a first function and wherein the operations further comprise:

retrieving metadata for a second function that aggregates data in the target data set based on a proximity area in which the target data item falls.

74. (Original) The article of manufacture of claim 73, wherein the operations further comprise:

executing the second function to obtain aggregated proximity analysis results.

75. (Original) The article of manufacture of claim 74, wherein the operations further comprise:

retrieving metadata for a report that generates custom reports from the aggregated proximity analysis results; and

creating the report.

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

76. (Original) The article of manufacture of claim 75, wherein the operations further comprise:

displaying the report.

77. (Original) The article of manufacture of claim 75, wherein the report comprises at least one of a summary report and a full report.

78. (Original) The article of manufacture of claim 65, wherein the proximity center is selected by at least one of an address selection, a latitude and longitude selection, and manual creation on a map.

79. (Original) The article of manufacture of claim 65, wherein proximity analysis is performed for an event.

80. (Original) The article of manufacture of claim 65, wherein the operations further comprise:

saving proximity analysis data by saving at least the proximity center, proximity area data, report data, and at least one spatial data layer.

81. (Original) The article of manufacture of claim 80, wherein the operations further comprise:

enabling editing of the proximity analysis data.

82. (Previously Presented) An article of manufacture including a program for proximity analysis, wherein the program causes operations to be performed, the operations comprising:

receiving selection of a proximity center;

executing a function with the proximity center to determine target data items that fall within a proximity area around the proximity center; and

spatially representing the target data items;

wherein the proximity center comprises a landmark and proximity areas comprise rings encircling the landmark.

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

83. (Currently Amended) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

receiving one or more locations to be covered under the insurance policy; and
automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; ~~and~~
~~determining whether to underwrite any of the one or more locations based on the assessed risk.~~

84. (Previously Presented) A computer system having logic for proximity analysis, wherein the logic is executed by the computer system, the logic comprising:

receiving selection of a proximity center, wherein the proximity center comprises a location;
executing a function with the proximity center to determine target data items that fall within one or more proximity areas around the proximity center; and
spatially representing the target data items.

85. (Currently Amended) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

displaying a setup events screen to enable enabling setup of an event that may impact assessment of risk, ~~wherein setup of an event comprises at least one of:~~ ;
receiving an event type;
providing receiving at least one of ring details, damage rate information, and PML rating data;
receiving at least one location to be covered under the insurance policy; and
automatically assessing risk associated with the location based on the event type and the received at least one of ring details, damage rate information, and PML rating data; ~~and~~
~~determining whether to underwrite the location based on the assessed risk.~~

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

86. (Previously Presented) The article of manufacture of claim 85, wherein ring details include a number of rings and ring distance between each of the rings.

87. (Previously Presented) The article of manufacture of claim 85, wherein damage rate information is associated with each ring.

88. (Previously Presented) The article of manufacture of claim 85, wherein the PML rating data includes an association of PML and CAP.

89. (Currently Amended) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

displaying a setup landmarks screen to enable setup of a landmark;

~~enabling setup of a landmark, wherein the setup includes assigning~~ receiving a name of the landmark, a location of the landmark, a CAP associated with the landmark, and a PML adjustment to the landmark;

~~receiving at least one location to be covered under the insurance policy;~~

~~automatically assessing risk associated with the location~~ based on the CAP and PML adjustment; and

~~determining whether to underwrite the location based on the assessed risk~~ displaying rating results for the location for one or more perils.

90. (Currently Amended) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

~~enabling location specific PML analysis;~~

~~receiving at least one location to be covered under the insurance policy;~~

~~automatically assessing risk associated with the location~~ for at least one peril by performing PML calculations for the peril at the location; and

Amdt. dated February 1, 2006

Serial No. 10/537,636
Docket No. Q-02-02
Firm No. 0065.0001

~~determining whether to underwrite the location based on the assessed risk~~ providing
rating results for the location and the at least one peril.

91. (Previously Presented) The computer system of claim 87, wherein the logic
further comprises:

- receiving insurance policy details;
- receiving location details for one location associated with the insurance policy details;
- and
- generating PML results for the location.

92. (Previously Presented) A computer system having logic for proximity analysis,
wherein the logic is executed by the computer system, the logic comprising:

- receiving selection of a proximity center;
- executing a function with the proximity center to determine target data items that fall
within a proximity area around the proximity center; and
- spatially representing the target data items;
- wherein the proximity center comprises a landmark and proximity areas comprise rings
encircling the landmark.